

What is claimed is:

1 1. A method of managing health care resources for a health care consumer, the
2 method comprising:
3 inserting taxable resources into a health savings account;
4 inserting nontaxable resources into the health savings account; and
5 enabling the health care consumer to access the health savings account to reimburse a
6 health care provider.

1 2. The method of claim 1 wherein enabling the health care consumer to
2 reimburse the health care provider includes enabling the health care consumer to direct
3 reimbursements from an online health account.

1 3. The method of claim 2 further comprising enabling the online health account to
2 display transaction information related health care that has been provided.

1 4. The method of claim 1 wherein an employer of the health care consumer provides
2 the taxable resources or the nontaxable resources.

1 5. The method of claim 1 further comprising enabling additional taxable resources
2 and additional nontaxable resources to be inserted in the health savings account at a
3 subsequent time.

1 6. The method of claim 1 further comprising enabling the health care consumer to
2 insert additional resources into the health savings account when an amount of resources
3 available in the health savings account is insufficient to reimburse the health care provider.

1 7. The method of claim 1 wherein the health savings account includes a maximum
2 expenditure limit.

1 8. The method of claim 7 further comprising enabling the health care consumer to
2 provide additional resources for health care costs beyond the maximum expenditure limit.

1 9. The method of claim 7 further comprising enabling a party other than the health
2 care consumer to provide additional resources for health care costs beyond the maximum
3 expenditure limit.

1 10. The method of claim 7 wherein the party includes at least one of an employer and
2 an insurance provider.

1 11. The method of claim 7 further comprising deducting resources for reimbursement
2 above the maximum expenditure limit from the health savings account.

1 12. The method of claim 1 wherein at least a portion of the health savings account is
2 placed in an investment vehicle.

1 13. A health savings account for a health care consumer, the health savings account
2 comprising:

3 a taxable account structured and arranged to reimburse a health care provider for
4 provided health care;

5 a nontaxable account structured and arranged to reimburse the health care provider
6 for provided health care; and

7 an allocation device structured and arranged to enable the taxable account or the
8 nontaxable account to reimburse a health care provider.

1 14. The health savings account of claim 13 further comprising an online controller
2 enabling the health care consumer to allocate resources from a communications device.

1 15. The health savings account of claim 14 wherein the communications device
2 includes a computing device.

1 16. The health savings account of claim 14 wherein the communications device
2 includes a telephone.

1 17. The health savings account of claim 14 wherein the online controller enables a
2 display of information in the taxable account or the nontaxable account.

1 18. The health savings account of claim 13 wherein the online controller displays
2 information describing a health care opportunity.

1 19. The health savings account of claim 14 wherein the online controller displays
2 transaction information related to health care that has been performed.

1 20. The health savings account of claim 13 further comprising a services database
2 enabling the health care consumer to identify a health care opportunity.

1 21. The health savings account of claim 20 wherein identifying a health care
2 opportunity includes enabling the health care consumer to allocate resources for the health
3 care opportunity.

1 22. The health savings account of claim 20 wherein the allocation device is
2 structured and arranged to access one or more transaction parameters utilized by the
3 allocation device to update information in the services database.

1 23. The health savings account of claim 20 wherein the services database includes a
2 quality assessment tool created from feedback of the health care consumer.

1 24. The health savings account of claim 20 wherein the services database includes a
2 directory of health care providers.

1 25. The health savings account of claim 24 further comprising enabling the health
2 care consumer to search the directory of health care providers by cost, location, affiliation or
3 quality.

1 26. A health care system comprising:
2 a first host structured and arranged to facilitate selection of a health care provider; and
3 a second host structured and arranged to manage an online health account.

1 27. The health care system of claim 26 wherein facilitating selection of the health
2 care provider includes maintaining a services database.

1 28. The health care system of claim 26 wherein facilitating selection of the health
2 care provider includes soliciting feedback regarding the health care provider.

1 29. The health care system of claim 26 wherein facilitating selection of the health
2 care provider includes updating the services database.

1 30. The health care system of claim 26 wherein facilitating selection of the health
2 care provider includes enabling the services database to be searched.

1 31. The health care system of claim 26 wherein managing the online health account
2 includes establishing the online health account.

1 32. The health care system of claim 26 wherein managing the online health account
2 includes enabling access to the services database.

1 33. The health care system of claim 26 wherein managing the online health account
2 includes populating a services database.

1 34. The health care system of claim 26 wherein managing the online health account
2 includes opening a health savings account.

1 35. The health care system of claim 26 wherein managing the online health account
2 includes enabling transaction processing.

1 36. The health care system of claim 26 wherein managing the online health account
2 includes setting the health savings account preferences.

1 37. The health care system of claim 26 wherein managing the online health account
2 includes receiving funds.

1 38. The health care system of claim 26 wherein managing the online health account
2 includes allocating funds.

1 39. The health care system of claim 26 wherein managing the online health account
2 includes depositing funds into the health savings account.

1 40. The health care system of claim 26 wherein managing the online health account
2 includes withdrawing funds from the health savings account.

1 41. The health care system of claim 26 wherein managing the online health account
2 includes establishing the online health account.

1 42. The health care system of claim 26 wherein managing the online health account
2 includes establishing the online health account.

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